

United States Bankruptcy Court
Northern District of Illinois

Voluntary Petition

| | | | | | | | | | | | | | | | | | | | | | | | |
|---|-------------------------------------|---|--------------------------|-------------------------------------|-------------------------------------|-------------------------------|--------------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|-----------------|-----------------------|------------------------|--------------------------|-----------------------------|------------------------------|-------------------------------|--------------------------------|------------------------------|-----------------------|
| Name of Debtor (if individual, enter Last, First, Middle): Klima, Richard J. | | Name of Joint Debtor (Spouse) (Last, First, Middle): Klima, Arlene M. | | | | | | | | | | | | | | | | | | | | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Arlene M. Majkrzak; AKA Arlene M. Majkrzak-Klima | | | | | | | | | | | | | | | | | | | | | |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0829 | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6025 | | | | | | | | | | | | | | | | | | | | | |
| Street Address of Debtor (No. and Street, City, and State): 8980 Enclave Drive Willowbrook, IL | | Street Address of Joint Debtor (No. and Street, City, and State): 8980 Enclave Drive Willowbrook, IL | | | | | | | | | | | | | | | | | | | | | |
| ZIP Code 60527 | | ZIP Code 60527 | | | | | | | | | | | | | | | | | | | | | |
| County of Residence or of the Principal Place of Business: Dupage | | County of Residence or of the Principal Place of Business: Dupage | | | | | | | | | | | | | | | | | | | | | |
| Mailing Address of Debtor (if different from street address): | | Mailing Address of Joint Debtor (if different from street address): | | | | | | | | | | | | | | | | | | | | | |
| ZIP Code | | ZIP Code | | | | | | | | | | | | | | | | | | | | | |
| Location of Principal Assets of Business Debtor (if different from street address above): | | | | | | | | | | | | | | | | | | | | | | | |
| Type of Debtor (Form of Organization) (Check one box) | | Nature of Business (Check one box) | | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) | | <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other | | | | | | | | | | | | | | | | | | | | | |
| Tax-Exempt Entity (Check box, if applicable) | | Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code). | | <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 | | | | | | | | | | | | | | | | | | | | | |
| Nature of Debts (Check one box) | | <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts. | | | | | | | | | | | | | | | | | | | | | |
| Filing Fee (Check one box) | | Chapter 11 Debtors | | | | | | | | | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. | | Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. | | | | | | | | | | | | | | | | | | | | | |
| | | Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). | | | | | | | | | | | | | | | | | | | | | |
| Statistical/Administrative Information *** Paul M. Bach 06209530 *** | | | | | | | | | | | | | | | | | | | | | | | |
| <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. | | | | | | | | | | | | | | | | | | | | | | | |
| THIS SPACE IS FOR COURT USE ONLY | | | | | | | | | | | | | | | | | | | | | | | |
| Estimated Number of Creditors <table> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table> | | | | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | 1-49 | 50-99 | 100-199 | 200-999 | 1,000-5,000 | 5,001-10,000 | 10,001-25,000 | 25,001-50,000 | 50,001-100,000 | OVER 100,000 |
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | |
| 1-49 | 50-99 | 100-199 | 200-999 | 1,000-5,000 | 5,001-10,000 | 10,001-25,000 | 25,001-50,000 | 50,001-100,000 | OVER 100,000 | | | | | | | | | | | | | | |
| Estimated Assets <table> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table> | | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | |
| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion | | | | | | | | | | | | | | |
| Estimated Liabilities <table> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table> | | | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | |
| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,001 to \$500 million | \$500,000,001 to \$1 billion | More than \$1 billion | | | | | | | | | | | | | | |

| | | |
|---|---------------|--|
| Voluntary Petition <i>(This page must be completed and filed in every case)</i> | | Name of Debtor(s): Klima, Richard J. Klima, Arlene M. |
| All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) | | |
| Location Where Filed: - None - | Case Number: | Date Filed: |
| Location Where Filed: | Case Number: | Date Filed: |
| Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) | | |
| Name of Debtor: - None - | Case Number: | Date Filed: |
| District: | Relationship: | Judge: |
| Exhibit A | | Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b). |
| <input type="checkbox"/> Exhibit A is attached and made a part of this petition. | | X /s/ Paul M. Bach Signature of Attorney for Debtor(s) (Date) Paul M. Bach 06209530 |
| Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No. | | |
| Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. | | |
| Information Regarding the Debtor - Venue (Check any applicable box) | | |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. | | |
| Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) | | |
| <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) | | |
| <hr/> (Name of landlord that obtained judgment) | | |
| <hr/> (Address of landlord) | | |
| <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)). | | |

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Richard J. KlimaSignature of Debtor **Richard J. Klima****X /s/ Arlene M. Klima**Signature of Joint Debtor **Arlene M. Klima**

Telephone Number (If not represented by attorney)

February 2, 2008

Date

Signature of Attorney***X /s/ Paul M. Bach**

Signature of Attorney for Debtor(s)

Paul M. Bach 06209530

Printed Name of Attorney for Debtor(s)

Bach Law Offices

Firm Name

**1955 Shermer Road
Suite 150
Northbrook, IL 60062**

Address

**Email: paul@bachoffices.com
(847) 564-0808 Fax: (847) 564-0985**

Telephone Number

February 2, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Klima, Richard J.**Klima, Arlene M.****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re **Richard J. Klima**
Arlene M. Klima

Debtor(s)

Case No.
Chapter **7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]*

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Richard J. Klima
Richard J. Klima

Date: February 2, 2008

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re **Richard J. Klima**
Arlene M. Klima

Debtor(s)

Case No.
Chapter **7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]*

Official Form 1, Exh. D (10/06) - Cont.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Arlene M. Klima
Arlene M. Klima

Date: February 2, 2008

United States Bankruptcy Court
Northern District of Illinois

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

Chapter _____

7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE | ATTACHED (YES/NO) | NO. OF SHEETS | ASSETS | LIABILITIES | OTHER |
|---|----------------------|-------------------|---------------------|---------------------|-----------------|
| A - Real Property | Yes | 1 | 1,100,000.00 | | |
| B - Personal Property | Yes | 3 | 12,880.00 | | |
| C - Property Claimed as Exempt | Yes | 1 | | | |
| D - Creditors Holding Secured Claims | Yes | 3 | | 1,178,594.35 | |
| E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E) | Yes | 3 | | 0.00 | |
| F - Creditors Holding Unsecured Nonpriority Claims | Yes | 21 | | 2,007,077.35 | |
| G - Executory Contracts and Unexpired Leases | Yes | 1 | | | |
| H - Codebtors | Yes | 1 | | | |
| I - Current Income of Individual Debtor(s) | Yes | 1 | | | 2,181.33 |
| J - Current Expenditures of Individual Debtor(s) | Yes | 1 | | | 3,121.00 |
| Total Number of Sheets of ALL Schedules | | 36 | | | |
| | Total Assets | | 1,112,880.00 | | |
| | | Total Liabilities | | 3,185,671.70 | |

United States Bankruptcy Court
Northern District of Illinois

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

| Type of Liability | Amount |
|---|-------------|
| Domestic Support Obligations (from Schedule E) | 0.00 |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) | 0.00 |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | 0.00 |
| Student Loan Obligations (from Schedule F) | 0.00 |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E | 0.00 |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F) | 0.00 |
| TOTAL | 0.00 |

State the following:

| | |
|---|-----------------|
| Average Income (from Schedule I, Line 16) | 2,181.33 |
| Average Expenses (from Schedule J, Line 18) | 3,121.00 |
| Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20) | 4,739.00 |

State the following:

| | |
|--|---------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column | 78,594.35 |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column | 0.00 |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column | 0.00 |
| 4. Total from Schedule F | 2,007,077.35 |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4) | 2,085,671.70 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|---|---|------------------------------------|--|-------------------------|
| 8980 Enclave Drive, Burr Ridge, Illinois 60527 | Fee simple | - | 1,100,000.00 | 1,178,594.35 |

Sub-Total > **1,100,000.00** (Total of this page)

Total > **1,100,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|--|------------------|---|---|---|
| 1. Cash on hand | | Cash | J | 30.00 |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. | | Bank Account-Harris Bank | J | 900.00 |
| | | Citibank Certificate of Deposit | J | 400.00 |
| 3. Security deposits with public utilities, telephone companies, landlords, and others. | X | | | |
| 4. Household goods and furnishings, including audio, video, and computer equipment. | | Household Goods and Furnishings-Average Age of items 15 years except two tv's (non plasma) | J | 1,500.00 |
| | | Pool Table | J | 250.00 |
| | | Fitness Center | J | 600.00 |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. | | Books and Pictures | J | 500.00 |
| 6. Wearing apparel. | | Wearing Apparel | J | 2,500.00 |
| 7. Furs and jewelry. | | Wedding Ring | J | 500.00 |
| | | Jewelry | J | 200.00 |
| 8. Firearms and sports, photographic, and other hobby equipment. | | Smith and Wesson 9mm and 22 calibur gun | J | 200.00 |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. | | Life Insurance Policy lapsed April 2007 | J | 0.00 |
| | | | | Sub-Total > 7,580.00 |
| | | | | (Total of this page) |

2 continuation sheets attached to the Schedule of Personal Property

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|--------------------------------------|---|---|
| 10. Annuities. Itemize and name each issuer. | X | | | |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | X | | | |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars. | X | | | |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize. | | RJ and Associates | J | 100.00 |
| 14. Interests in partnerships or joint ventures. Itemize. | X | | | |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments. | X | | | |
| 16. Accounts receivable. | X | | | |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars. | X | | | |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars. | | Tax Refund | J | 2,500.00 |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property. | X | | | |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. | X | | | |
| | | | Sub-Total > (Total of this page) | 2,600.00 |

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| Type of Property | N O N E | Description and Location of Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption |
|---|------------------|--------------------------------------|---|---|
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X | | | |
| 22. Patents, copyrights, and other intellectual property. Give particulars. | X | | | |
| 23. Licenses, franchises, and other general intangibles. Give particulars. | | 2 Illinois Drivers Lic | J | 0.00 |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | X | | | |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories. | | 2000 Jeep Grand Cherokee | J | 2,400.00 |
| 26. Boats, motors, and accessories. | X | | | |
| 27. Aircraft and accessories. | X | | | |
| 28. Office equipment, furnishings, and supplies. | | Laptop Computer | J | 300.00 |
| 29. Machinery, fixtures, equipment, and supplies used in business. | X | | | |
| 30. Inventory. | X | | | |
| 31. Animals. | X | | | |
| 32. Crops - growing or harvested. Give particulars. | X | | | |
| 33. Farming equipment and implements. | X | | | |
| 34. Farm supplies, chemicals, and feed. | X | | | |
| 35. Other personal property of any kind not already listed. Itemize. | X | | | |

Sub-Total > **2,700.00**
(Total of this page)
Total > **12,880.00**

(Report also on Summary of Schedules)

Sheet **2** of **2** continuation sheets attached
to the Schedule of Personal Property

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds
 \$136,875.

| Description of Property | Specify Law Providing Each Exemption | Value of Claimed Exemption | Current Value of Property Without Deducting Exemption |
|--|--|----------------------------|---|
| <u>Cash on Hand</u> | | | |
| Cash | 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(b) | 30.00 0.00 | 30.00 |
| <u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u> | | | |
| Bank Account-Harris Bank | 735 ILCS 5/12-1001(b) | 900.00 | 900.00 |
| Citibank Certificate of Deposit | 735 ILCS 5/12-1001(b) | 400.00 | 400.00 |
| <u>Household Goods and Furnishings</u> | | | |
| Household Goods and Furnishings-Average Age of items 15 years except two tv's (non plasma) | 735 ILCS 5/12-1001(b) | 1,500.00 | 1,500.00 |
| Pool Table | 735 ILCS 5/12-1001(b) | 250.00 | 250.00 |
| Fitness Center | 735 ILCS 5/12-1001(b) | 600.00 | 600.00 |
| <u>Books, Pictures and Other Art Objects; Collectibles</u> | | | |
| Books and Pictures | 735 ILCS 5/12-1001(b) | 500.00 | 500.00 |
| <u>Wearing Apparel</u> | | | |
| Wearing Apparel | 735 ILCS 5/12-1001(a) | 2,500.00 | 2,500.00 |
| <u>Furs and Jewelry</u> | | | |
| Wedding Ring | 735 ILCS 5/12-1001(b) | 500.00 | 500.00 |
| Jewelry | 735 ILCS 5/12-1001(b) | 200.00 | 200.00 |
| <u>Firearms and Sports, Photographic and Other Hobby Equipment</u> | | | |
| Smith and Wesson 9mm and 22 caliber gun | 735 ILCS 5/12-1001(b) | 200.00 | 200.00 |
| <u>Stock and Interests in Businesses</u> | | | |
| RJ and Associates | 735 ILCS 5/12-1001(b) | 100.00 | 100.00 |
| <u>Other Liquidated Debts Owing Debtor Including Tax Refund</u> | | | |
| Tax Refund | 735 ILCS 5/12-1001(b) | 2,500.00 | 2,500.00 |
| <u>Automobiles, Trucks, Trailers, and Other Vehicles</u> | | | |
| 2000 Jeep Grand Cherokee | 735 ILCS 5/12-1001(c) | 4,800.00 | 2,400.00 |
| <u>Office Equipment, Furnishings and Supplies</u> | | | |
| Laptop Computer | 735 ILCS 5/12-1001(b) | 300.00 | 300.00 |

Total: **15,280.00** **12,880.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODEBTOR | Husband, Wife, Joint, or Community | | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY | |
|--|----------|------------------------------------|---|--|--|--------------|----------|--|---------------------------------|--|
| | | C | O | D | E | H | W | J | C | |
| Account No. xxxxxx0658 | | | | | | | | | | |
| EquityLine By GMAC Mortgage P.O. Box 4622 Waterloo, IA 50704-4622 | | | | Seconde Mortgage 8980 Enclave Drive, Burr Ridge, Illinois 60527 | | | | | | |
| | | | | Value \$ 1,100,000.00 | | | | 218,594.35 | 0.00 | |
| Account No. | | | | | | | | | | |
| Representing: EquityLine By GMAC Mortgage | | | | GMAC Mortgage P.O. Box 9001719 Louisville, KY 40290 | | | | | | |
| | | | | Value \$ | | | | | | |
| Account No. | | | | | | | | | | |
| Representing: EquityLine By GMAC Mortgage | | | | GMAC Mortgage 6716 Grade Lane Building 9 Suite 910 Louisville, KY 40213 | | | | | | |
| | | | | Value \$ | | | | | | |
| Account No. xxxxxxxx99-18 | | | | 3rd Mortgage 8980 Enclave Drive, Burr Ridge, Illinois 60527 | | | | | | |
| Fifth Third Bank C/O Special Asset Group RSCB3C 1830 East Paris Avenue Grand Rapids, MI 49546 | | | | Value \$ 1,100,000.00 | | | | 190,000.00 | 78,594.35 | |
| 2 continuation sheets attached | | | | | Subtotal (Total of this page) | | | 408,594.35 | 78,594.35 | |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT T | UNLIQUIDATED D | DISPUTED D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|------------------------------|--|----------------------------------|-------------------|---------------|--|---------------------------------|
| | | | | | | | |
| Account No. | | | | | | | |
| Representing: Fifth Third Bank | | Fifth Third Bank 346 W. Carol Lane MDGOPS11 Elmhurst, IL 60126 | | | | | |
| | | Value \$ | | | | | |
| Account No. | | | | | | | |
| Representing: Fifth Third Bank | | Steven E. Bratchie & Associates 535 Greenwood SE P.O. Box 6878 Grand Rapids, MI 45916-6878 | | | | | |
| | | Value \$ | | | | | |
| Account No. | | | | | | | |
| Kirby Enterprises I Corporation C/O Private Capital Management Grp. 143 Main Street Cold Spring Harbor, NY 11724 | - | First Mortgage 8980 Enclave Drive, Burr Ridge, Illinois 60527 | | | | | |
| | | Value \$ | | | | 770,000.00 | 0.00 |
| Account No. | | | | | | | |
| Representing: Kirby Enterprises I Corporation | | Codilis & Associates, P.C. 15W030 North Frontage Road Suite 100 Willowbrook, IL 60527 | | | | | |
| | | Value \$ | | | | | |
| Account No. | | | | | | | |
| Representing: Kirby Enterprises I Corporation | | GreenPoint Mortgage 2300 Brookstone Centre Parkway Columbus, GA 31904 | | | | | |
| | | Value \$ | | | | | |
| Sheet 1 of 2 continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | Subtotal (Total of this page) | | | 770,000.00 | 0.00 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR H W J C | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT T | UNLIQUIDATED D | DISPUTED D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|------------------------------|------------------------------------|--|----------------------------------|-------------------|---------------|--|---------------------------------|
| | | | | | | | | |
| Account No. | | | | | | | | |
| Representing: Kirby Enterprises I Corporation | | | North Folk Bank 265 Broadhollow Road P.O. Box 8913 Melville, NY 11747 | | | | | |
| | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Account No. | | | | | | | | |
| | | | | | | | | |
| | | | Value \$ | | | | | |
| Sheet <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | Subtotal (Total of this page) | 0.00 | 0.00 | | |
| Total (Report on Summary of Schedules) | | | | 1,178,594.35 | 78,594.35 | | | |

In re **Richard J. Klima,
Arlene M. Klima** Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | TYPE OF PRIORITY | | | | |
|---|------------------------------|--|------------------|--|---------------|--------------------|---|
| | | | CONTINGENT T | UNLIQUIDATED I D A T E D | DISPUTED D | AMOUNT OF CLAIM | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
| Account No. | | | | | | | |
| Illinois Department of Revenue Bankruptcy Section 100 W. Randolph Street Chicago, IL 60606 | J | | | | | Unknown | Unknown |
| Account No. | | | | | | | |
| Representing: Illinois Department of Revenue | | Illinois Attorney General 100 W. Randolph Street Chicago, IL 60606 | | | | | |
| Account No. | | | | | | | |
| Internal Revenue Service P.O. Box 21126 Philadelphia, PA 19114 | J | | | | | Unknown | Unknown |
| Account No. | | | | | | Unknown | Unknown |
| Representing: Internal Revenue Service | | D. Patrick Mularkey Room 7894, JCB Building 555 4th Street N.W. Washington, DC 20001 | | | | | |
| Account No. | | | | | | | |
| Representing: Internal Revenue Service | | Internal Revenue Service Mail Stop 5010 CHI 230 S. Dearborn Street Chicago, IL 60604 | | | | | |

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page) **0.00** **0.00** **0.00**

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

| CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM | TYPE OF PRIORITY | | | | |
|---|------------------------------|--|------------------|--------------|-------------|--------------------|---|
| | | | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | AMOUNT NOT ENTITLED TO PRIORITY, IF ANY |
| Account No. | | | | | | | |
| Representing: Internal Revenue Service | | United States Attorney 219 S. Dearborn Street Chicago, IL 60604 | | | | | |
| Account No. | | | | | | | |
| Account No. | | | | | | | |
| Account No. | | | | | | | |
| Account No. | | | | | | | |
| Account No. | | | | | | | |
| Subtotal (Total of this page) | | | | 0.00 | 0.00 | 0.00 | 0.00 |
| Total (Report on Summary of Schedules) | | | | 0.00 | 0.00 | 0.00 | 0.00 |

Sheet 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

In re **Richard J. Klima,**
Arlene M. Klima

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | | C O D E B E T O R | Husband, Wife, Joint, or Community | | C O N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|--|---|---|---|--|--|--------------------------------------|-----------------|
| Account No. | | | | | | | | |
| 3M Company RBP8896 2807 Payshore Circle Chicago, IL 60674 | | H W J C | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | | | | | |
| | | | - | | | | | 1,379.37 |
| Account No. | | | | | | | | |
| Addison Building Materials 3201 S. Busse Road Arlington Heights, IL 60004 | | | - | | | | | |
| | | | | | | | | 3,705.47 |
| Account No. xxxx-xxxxxx-x1006 | | | | | | | | |
| American Express Box 0001 Los Angeles, CA 90096-0001 | | | - | | | | | |
| | | | | | | | | 39,170.90 |
| Account No. | | | | | | | | |
| Representing: American Express | | | | Zwicker & Associates, P.C. 80 Minuteman Road Andover, MA 01810-1031 | | | | |
| | | | | | | | | |
| 20 continuation sheets attached | | | | | Subtotal (Total of this page) | | | 44,255.74 |

20 continuation sheets attached

Subtotal
(Total of this page)

44,255.74

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | UN L I Q U I D A T E D | DIS P U T E D | AMOUNT OF CLAIM |
|--|---|---|--|--|------------------------------|------------------|
| | | | | | | |
| Account No. xxxx-xxxxxx-x1000 | | | | | | |
| American Express Box 0001 Los Angeles, CA 90096-0001 | | - | | | | 18,359.85 |
| Account No. | | | | | | |
| Representing: American Express | | NCO Financial Systems Inc. 507 Prudential Road New York, NY 10285 | | | | |
| Account No. xxxxxx8343 | | | | | | |
| American Express American Express Travel Related Ser P.O. Box 297879 Fort Lauderdale, FL 33329-7879 | | - | | | | 22,366.68 |
| Account No. | | | | | | |
| Representing: American Express | | American Express Box 0001 Los Angeles, CA 90096-0001 | | | | |
| Account No. | | | | | | |
| Representing: American Express | | American Express Bank FSB 4315 South 2700 West Salt Lake City, UT 84184 | | | | |
| Sheet no. 1 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 40,726.53 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | UN L I Q U I D A T E D | DIS P U T E D | AMOUNT OF CLAIM |
|--|---|---|--|--|------------------------------|-------------------|
| | | | | | | |
| Account No. xxxx-xxxxxx-x1000 | | | | | | |
| American Express Travel Related Ser Box 0001 Los Angeles, CA 90096-0001 | | - | | | | 17,328.06 |
| Account No. | | | | | | |
| Representing: American Express Travel Related Ser | | Nationwide Credit 3835 N. Freeway Blvd Suite 100 Sacramento, CA 95834-1954 | | | | |
| Account No. | | | | | | |
| Representing: American Express Travel Related Ser | | Nationwide Credit Inc. P.O. Box 740640 Atlanta, GA 30374-0640 | | | | |
| Account No. | | | | | | |
| Anthony Klima 3627 S. Cuyler Berwyn, IL | J | | | | | 200,000.00 |
| Account No. | | | | | | |
| Antique Coffee 975 Criss Circle Elk Grove Village, IL 60007 | | - | | | | 305.69 |
| Sheet no. 2 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 217,633.75 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|------------------------------------|---|----------------------------------|--------------|----------|------------------|
| | | | | | | |
| Account No. | | | | | | |
| ARLO Steel Corporation P.O. Box 64000 Detroit, MI 48264-1005 | | - | | | | 1,342.59 |
| Account No. xxxxxxxxxx3122 | | | | | | |
| Bank of America P.O. Box 15102 Wilmington, DE 19886-5102 | | - | | | | 51,534.50 |
| Account No. | | Bank of America P.O. Box 15027 Wilmington, DE 19850-5027 | | | | |
| Representing: Bank of America | | | | | | |
| Account No. | | Client Services, Inc. 3451 Harry Truman Blvd Saint Charles, MO 63301-4047 | | | | |
| Representing: Bank of America | | | | | | |
| Account No. | | | | | | |
| Bearing Headquarters 189 N. Lively Blvd Elk Grove Village, IL 60007 | | - | | | | 279.10 |
| Sheet no. 3 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 53,156.19 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|---|---|--|--|--------------------------------------|------------------|
| | | | | | | |
| Account No. | | | | | | |
| Bob's Gift Basket 6050 W. Oakton Morton Grove, IL | | - | | | | 778.48 |
| Account No. | | | | | | |
| Bobst Group P.O. Box 532986 Atlanta, GA 30353-2986 | | - | | | | 448.97 |
| Account No. | | | | | | |
| Breakwater Electric 12200 Richard Avenue Palos Heights, IL 60463 | | - | | | | 9,042.58 |
| Account No. | | | | | | |
| Burkel-Piette 711 Ralph Lemorande Oconto Falls, WI 54154 | | J | | | | 48,137.59 |
| Account No. | | | | | | |
| Cardinal Cartridge Slot 302118 P.O. Box 66973 Chicago, IL 60666-0973 | | - | | | | 541.46 |
| Sheet no. <u>4</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 58,949.08 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|--|---|---|--|--|--------------------------------------|------------------|
| | | | | | | |
| Account No. | | | | | | |
| Carton Craft Supply 210 Curie Drive Alpharetta, GA 30005 | | - | | | | 517.50 |
| Account No. xxxx-xxxx-xxxx-1429 | | | | | | |
| Chase P.O. Box 15153 Wilmington, DE 19886-5153 | | - | | | | 22,078.09 |
| Account No. | | Alliance One P.O. Box 510987 Livonia, MI 48151-6987 | | | | |
| Representing: Chase | | | | | | |
| Account No. | | Chase P.O. Box 15298 Wilmington, DE 19850-5298 | | | | |
| Representing: Chase | | | | | | |
| Account No. | | Creditors Interchange 80 Holtz Drive Buffalo, NY 14225 | | | | |
| Representing: Chase | | | | | | |
| Sheet no. 5 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 22,595.59 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | | |
|--|----------------|------------------------------------|---|----------------------------------|--------------|----------|------------------|-----------------|-----------------|
| | | | | C | H | W | J | C | AMOUNT OF CLAIM |
| Account No. | | | | | | | | | |
| Citibank C/O GC Services Limited Partnership P.O. Box 2667 Houston, TX 77252-2667 | | | | | | | | 6,388.24 | |
| Account No. | | | | | | | | | |
| CommEd Bill Payment Center Chicago, IL 60668-0001 | | | | | | | | 3,541.40 | |
| Account No. | | | | | | | | | |
| Conney Safety Products P.O. Box 44575 Madison, WI 53744 | | | | | | | | 97.67 | |
| Account No. | | | | | | | | | |
| Container Graphics 492 Lunt Avenue Schaumburg, IL 60193 | | | | | | | | 864.00 | |
| Account No. | | | | | | | | | |
| D&S Communications McClean Blvd. Elgin, IL 60123 | | | | | | | | 375.00 | |
| Sheet no. <u>6</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | | Subtotal (Total of this page) | | | 11,266.31 | | |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|------------------------------------|---|----------------------------------|--------------|----------|------------------|
| | | | | | | |
| Account No. txxx8545 | | 12/16/06 | | | | |
| Daily Herald PO Box 6000 Carol Stream, IL 60197 | J | | | | | 248.00 |
| Account No. | | 3/1/07 | | | | |
| Data Technology 260A Fordham Rd Wilmington, MA 01887 | J | | | | | 22,719.02 |
| Account No. | | 4/13/06-3/14/07 | | | | |
| Dell Dept50-004911670 PO Box 9020 Des Moines, IA 50368 | J | | | | | 6,883.64 |
| Account No. ARx9738 | | 11/24/06 | | | | |
| Des Plaines Office 2030 Bonaventure Dr Elk Grove Village, IL 60007 | J | | | | | 366.37 |
| Account No. xxxx4318 | | 12/28/06 | | | | |
| DHL Express PO Box 4723 Houston, IL 77210 | J | | | | | 241.01 |
| Sheet no. 7 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 30,458.04 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | UN L I Q U I D A T E D | DIS P U T E D | AMOUNT OF CLAIM |
|--|---|---|--|--|------------------------------|-------------------|
| | | | | | | |
| Account No. xxxxxxxxxxxxxxxxxx8576 | | | | | | |
| Discover Card P.O. Box 30395 Salt Lake City, UT 84130-0395 | | - | | | | 17,285.76 |
| Account No. | | | | | | |
| Eugene Goga 21930 Heritage Drive Frankfort, IL 60423 | J | | | X | | 756,250.00 |
| Account No. | | | | | | |
| Representing: Eugene Goga | | John Ellsworth Law Firm 227 W. Monroe Street 20th Floor Chicago, IL 60606 | | | | |
| Account No. | | 12/13/06-4/25/07 | | | | |
| FedEx PO Box 94515 Palatine, IL 60994 | J | | | | | 5,849.84 |
| Account No. | | | | | | |
| First Data Merchant PO Box 17548 Denver, CO 80217-7548 | J | | | | | 371.20 |
| Sheet no. 8 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 779,756.80 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|--|----------------|---|----------------------------------|--------------|----------|------------------|
| | | | C | U | D | |
| Account No. NPxxx7149 | | 2/26/07-3/26/07 | | | | |
| Fleetcor Technology PO Box 105080 Greenville, NH 03048 | J | | | | | 4,367.71 |
| Account No. | | 3/7/07 | | | | |
| FZ Trucking PO Box 842 Plainfield, IL 60544 | J | | | | | 71.19 |
| Account No. xxx5659 | | 2/21/07 - 5/8/07 | | | | |
| Gates Washer & Mfg 5211-13 N. Otto St Chicago, IL 60656 | J | | | | | 1,372.47 |
| Account No. xxx8208 | | 5/1/07 | | | | |
| Groot Recycling 2500 Lanmeier Rd Elk Grove Village, IL 60007 | J | | | | | 911.76 |
| Account No. | | | | | | |
| Harrah's Joliet Casino 151 North Joliet Road Joliet, IL 60432 | J | | | | | 3,800.00 |
| Sheet no. 9 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 10,523.13 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | UN L I Q U I D A T E D | DIS P U T E D | AMOUNT OF CLAIM |
|---|---|---|--|--|------------------------------|------------------|
| | | | | | | |
| Account No. xxxxxx-xx-xxx799-2 | | | | | | |
| HFC P.O. Box 8633 Elmhurst, IL 60126 | | - | | | | 9,085.55 |
| Account No. | | HFC 226 West Roosevelt Road Villa Park, IL 60181 | | | | |
| Representing: HFC | | | | | | |
| Account No. | | HFC P.O. Box 17574 Baltimore, MD 21297-1574 | | | | |
| Representing: HFC | | | | | | |
| Account No. | | 2/7/07 | | | | |
| Hochfelder&Weber 10 S. Riverside Pl. #150 Chicago, IL 60606 | J | | | | | 25,855.00 |
| Account No. xx1968 | | 2/13/07 | | | | |
| Holsinger Steel 368 Beinoris Dr Wood Dale, IL 60191 | J | | | | | 39.00 |
| Sheet no. 10 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 34,979.55 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM | |
|---|----------------|---|----------------------------------|--------------|----------|-----------------|-----------------|
| | | | H | W | J | C | |
| Account No. x2634 | | 12/6/06 | | | | | |
| IBH Automation 270 Eisenhower Ln Unit 6 Lombard, IL 60148 | J | | | | | | 1,045.38 |
| Account No. xxxx8191 | | 11/28/06-5/9/07 | | | | | |
| Ingersoll-Rand Co. Chicago Air Center PO Box 75817 Charlotte, NC 28275 | J | | | | | | 4,555.79 |
| Account No. xx5851 | | 12/15/06-2/12/07 | | | | | |
| J&L Industrial Supply 1028 Solution Center Chicago, IL 60677 | J | | | | | | 369.13 |
| Account No. x9470 | | 9/28/06-12/1/06 | | | | | |
| James Maintenance 208 E. Devon Elk Grove Village, IL 60007 | J | | | | | | 780.00 |
| Account No. 1163 | | 12/25/06-3/2/07 | | | | | |
| JE Service 968 Country Lane Buffalo Grove, IL 60089 | J | | | | | | 2,843.40 |
| Sheet no. 11 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | | 9,593.70 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | UN L I Q U I D A T E D | DIS P U T E D | AMOUNT OF CLAIM |
|---|---|---|--|--|------------------------------|------------------|
| | | | | | | |
| Account No. | | | | | | |
| Jermome J. Conn P.O. Box 1074 Wheaton, IL 60189 | | - | | | | 1,200.00 |
| Account No. xx3548 | | 5/7/07 | | | | |
| K.O. Tire 150 Seegers Ave Elk Grove Village, IL 60007 | J | | | | | 364.00 |
| Account No. RK-x-0607 | | 1/30/07 | | | | |
| Keith's Little Law Service | J | | | | | 600.00 |
| Account No. | | 9/21/06-4/3/07 | | | | |
| Ken Specialties, Inc. 618 Edgewood Ave Wood Dale, IL 60191 | J | | | | | 87,030.70 |
| Account No. | | 10/23/06-2/26/07 | | | | |
| Ken Technology 618 N. Edgewood Ave Wood Dale, IL 60191 | J | | | | | 3,330.00 |
| Sheet no. <u>12</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | <u>92,524.70</u> |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | U N L I Q U I D A T E D | DIS P U T E D | AMOUNT OF CLAIM |
|---|---|---|--|--|------------------------------|------------------|
| | | | | | | |
| Account No. | | 12/8/06-3/21/07 | | | | |
| Kodiak Corporation 334 E. First St Genoa, IL 60135 | J | | | | | 4,868.65 |
| Account No. | | 2/1/07 and 3/31/07 | | | | |
| L. Steven Rakow 899 Skokie Blvd Northbrook, IL 60062 | J | | | | | 15,641.74 |
| Account No. | | | | | | |
| Lasetek Service | J | | | | | 4,972.57 |
| Account No. | | 9/25/06-5/7/07 | | | | |
| Linde Gas, LLC. PO Box 802807 Chicago, IL 60680-2807 | J | | | | | 3,287.22 |
| Account No. x0533 | | 1/22/07 | | | | |
| Lino & Poli Plumbing 1555 Industrial Dr Itasca, IL 60143 | J | | | | | 241.00 |
| Sheet no. 13 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 29,011.18 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | UN L I Q U I D A T E D | DIS P U T E D | AMOUNT OF CLAIM |
|---|---|---|--|--|------------------------------|-------------------|
| | | | | | | |
| Account No. | | 2/27/07 | | | | |
| Logsdon Office Supply 1055 Arthur Elk Grove Village, IL 60007 | J | | | | | 141.62 |
| Account No. | | 12/27/06-2/28/07 | | | | |
| Lube Express 17406 Oakton St Elk Grove Village, IL 60007 | J | | | | | 346.91 |
| Account No. | | 7/20/05-3/29/07 | | | X | |
| Macro Die Supplies Inc. 928 N. Central Avenue Wood Dale, IL 60191 | J | | | | | 279,225.97 |
| Account No. | | Law Offices of Edward J. Clinton PC 19 S. LaSalle Street Suite Chicago, IL 60603 | | | | |
| Representing: Macro Die Supplies Inc. | | | | | | |
| Account No. | | 11/29/06-3/14/07 | | | | |
| McMaster Carr PO Box 7690 Chicago, IL 60680-7690 | J | | | | | 1,551.27 |
| Sheet no. <u>14</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 281,265.77 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | UN L I Q U I D A T E D | DIS P U T E D | AMOUNT OF CLAIM |
|---|---|---|--|--|------------------------------|-------------------|
| | | | | | | |
| Account No. | | 12/29/06-2/2/07 | | | | |
| Micom PO Box 302 Mount Prospect, IL 60056 | J | | | | | 1,325.31 |
| Account No. | | | | | | |
| Mike Sochacki 8710 S. Wolf Road Willowbrook, IL 60527 | J | | | | | 192,500.00 |
| Account No. | | | | | | |
| Representing: Mike Sochacki | | John Ellsworth Law Firm 227 W. Monroe Street 20th Floor Chicago, IL 60606 | | | | |
| Account No. 1952 | | 3/1/07 | | | | |
| Miller Ace Industrial 621 E. Devon Avenue Elk Grove Village, IL 60007 | J | | | | | 11.99 |
| Account No. | | 10/2/06-4/15/07 | | | | |
| Mobile Mini PO Box 79149 Phoenix, AZ 85062-9149 | J | | | | | 1,234.80 |
| Sheet no. <u>15</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 195,072.10 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B E T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CO N T I N G E N T | U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM |
|---|---|---|--|--|--------------------------------------|-----------------|
| | | | | | | |
| Account No. | | 4/3/07-5/5/07 | | | | |
| Nicor Gas P.O. Box 416 Aurora, IL 60568-0001 | J | | | | | 1,831.06 |
| Account No. | | 3/27/07 | | | | |
| Office Depot PO Box 9020 Des Moines, IA 50368 | J | | | | | 179.85 |
| Account No. | | | | | | |
| P&W Heating & Cooling 131 Garlisch Dr Elk Grove Village, IL 60007 | J | | | | | 92.00 |
| Account No. | | | | | | |
| Pitney Bowes Global Financial Service PO Box 856042 Louisville, KY 40285 | J | | | | | 416.72 |
| Account No. | | | | | | |
| Pitney Bowes Purchase Power P.O. Box 856042 Louisville, KY 40285-6042 | J | | | | | 1,504.19 |
| Sheet no. <u>16</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | Subtotal (Total of this page) | | | | 4,023.82 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|------------------------------------|---|----------------------------------|--------------|----------|-----------------|
| | | | | | | |
| Account No. | | 12/14/06-3/20/07 | | | | |
| Praxair Distribution Dept CH 10660 Palatine, IL 60055-0660 | J | | | | | 494.72 |
| Account No. | | 1/1/07 | | | | |
| Principle Financial Group PO Box 14513 Des Moines, IA 50306 | J | | | | | 1,259.85 |
| Account No. | | 3/20/07 | | | | |
| Pro-Mar Staple & Nail 4508 N. Milwaukee Ave Chicago, IL 60630 | J | | | | | 204.29 |
| Account No. | | 1/8/07-2/12/07 | | | | |
| Quill PO Box 94081 Palatine, IL 60094-4081 | J | | | | | 552.97 |
| Account No. xx-xx0812 | | 1/8/07 | | | | |
| SDS, USA 151 Walnut St Northvale, NJ 07647 | J | | | | | 92.55 |
| Sheet no. 17 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 2,604.38 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|------------------------------------|---|------------|--------------|----------|------------------|
| | | | | | | |
| Account No. | | 10/10/06 and 5/4/07 | | | | |
| Sitex Realty 1332 N. Halstead St Suite 204 Chicago, IL 60622 | J | | | | | 13,882.42 |
| Account No. | | 12/28/06-4/25/074 | | | | |
| Speedway Superameria PO Box 740587 Cincinnati, OH 45274 | J | | | | | 532.90 |
| Account No. | | 9/15/06-5/1/07 | | | | |
| Staples Dept 00-02245702 PO Box 6721 The Lakes, NV 88901 | J | | | | | 987.77 |
| Account No. | | | | | | |
| State Farm Insurance 435 S. Roselle Rd Schaumburg, IL 60193 | J | | | | | 987.77 |
| Account No. x-HF5725 | | | | | | |
| The Gallery Collection Prudent Publishing PO Box 360 Ridgefield Park, NJ 07660 | J | | | | | 282.73 |
| Sheet no. <u>18</u> of <u>20</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | Subtotal (Total of this page) | | | | 16,673.59 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR | Husband, Wife, Joint, or Community | | | | AMOUNT OF CLAIM |
|---|----------------|------------------------------------|----------------------------------|--------------|----------|-----------------|
| | | | CONTINGENT | UNLIQUIDATED | DISPUTED | |
| Account No. x7619 | | | 1/23/07-3/12/07 | | | |
| The Ink Well 700 Albion Schaumburg, IL 60193 | J | | | | | 170.50 |
| Account No. | | | 3/6/07-3/16/07 | | | |
| The Rayner Company Department 20-150 PO Box 5940 Carol Stream, IL 60197 | J | | | | | 7,867.89 |
| Account No. xx4485 | | | 12/11/06 | | | |
| UFP Technologies PO Box 33087 Hartford, CT 06150 | J | | | | | 765.06 |
| Account No. | | | 12/12/06-2/14/07 | | | |
| Uline 2200 S. Lakeside Dr Waukegan, IL 60085 | J | | | | | 466.02 |
| Account No. | | | 3/30/07 | | | |
| Unishippers 2500 W. Higgins Rd Suite 1110 Hoffman Estates, IL 60192 | J | | | | | 556.21 |
| Sheet no. 19 of 20 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims | | | Subtotal (Total of this page) | | | 9,825.68 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

| CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | CODE DEBTOR H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM |
|---|------------------------------------|---|------------|--------------|----------|------------------|
| | | | | | | |
| Account No. | | 12/23/06-5/5/07 | | | | |
| UNITED PARCE SERVICE LOCKBOB 577 Carol Stream, IL 60188 | J | | | | | 1,134.68 |
| Account No. | | | | | | |
| W.W. Grainger Inc. Dept. 136-837357771 Palatine, IL 60038 | J | | | | | 479.50 |
| Account No. | | 6/15/06-2/7/07 | | | | |
| WAGNER DIE SUPPLY 2041 ELM COURT Ontario, CA 91761 | J | | | | | 60,567.54 |
| Account No. | | | | | | |
| | | | | | | |
| Account No. | | | | | | |
| | | | | | | |
| | | | | | | |

Sheet no. 20 of 20 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

| | |
|---|---------------------|
| Subtotal (Total of this page) | 62,181.72 |
| Total (Report on Summary of Schedules) | 2,007,077.35 |

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Elk Grove Dyes

**Agreement to sell business containing Restrictive
Covenant.**

**MidAmerica Bank
2650 Warrenville Road
Suite 500
Downers Grove, IL 60515**

Safe Deposit Contract

In re **Richard J. Klima,
Arlene M. Klima**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re **Richard J. Klima**
Arlene M. Klima

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

| Debtor's Marital Status: | DEPENDENTS OF DEBTOR AND SPOUSE | |
|--------------------------|----------------------------------|---------------|
| | RELATIONSHIP(S): None. | AGE(S): |
| Married | | |
| Employment: | DEBTOR | SPOUSE |
| Occupation | | |
| Name of Employer | | |
| How long employed | | |
| Address of Employer | | |

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

| DEBTOR | SPOUSE |
|----------------|---------------|
| \$ 0.00 | \$ N/A |
| \$ 0.00 | \$ N/A |

3. SUBTOTAL

| | |
|----------------|---------------|
| \$ 0.00 | \$ N/A |
|----------------|---------------|

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

| | |
|----------------|---------------|
| \$ 0.00 | \$ N/A |

5. SUBTOTAL OF PAYROLL DEDUCTIONS

| | |
|----------------|---------------|
| \$ 0.00 | \$ N/A |
|----------------|---------------|

6. TOTAL NET MONTHLY TAKE HOME PAY

| | |
|----------------|---------------|
| \$ 0.00 | \$ N/A |
|----------------|---------------|

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

| | |
|----------------|---------------|
| \$ 0.00 | \$ N/A |

11. Social security or government assistance
(Specify): **UNEMPLOYMENT BENEFITS** _____

| | |
|--------------------|---------------|
| \$ 1,681.33 | \$ N/A |
| \$ 0.00 | \$ N/A |

12. Pension or retirement income

| | |
|----------------|---------------|
| \$ 0.00 | \$ N/A |
|----------------|---------------|

13. Other monthly income

(Specify): **Occasional Income from Dye Solutions Inc.** _____

| | |
|------------------|---------------|
| \$ 500.00 | \$ N/A |
|------------------|---------------|

| | |
|----------------|---------------|
| \$ 0.00 | \$ N/A |
|----------------|---------------|

14. SUBTOTAL OF LINES 7 THROUGH 13

| | |
|--------------------|---------------|
| \$ 2,181.33 | \$ N/A |
|--------------------|---------------|

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

| | |
|--------------------|---------------|
| \$ 2,181.33 | \$ N/A |
|--------------------|---------------|

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

| | |
|--------------------|---------------|
| \$ 2,181.33 | \$ N/A |
|--------------------|---------------|

| | |
|--------------------|---------------|
| \$ 2,181.33 | \$ N/A |
|--------------------|---------------|

| | |
|--------------------|---------------|
| \$ 2,181.33 | \$ N/A |
|--------------------|---------------|

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **Richard J. Klima**
Arlene M. Klima

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

| | |
|--|-------------------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ 2,000.00 |
| a. Are real estate taxes included? | Yes <u> </u> No <u>X</u> |
| b. Is property insurance included? | Yes <u> </u> No <u>X</u> |
| 2. Utilities: | |
| a. Electricity and heating fuel | \$ 250.00 |
| b. Water and sewer | \$ 50.00 |
| c. Telephone | \$ 55.00 |
| d. Other _____ | \$ 0.00 |
| 3. Home maintenance (repairs and upkeep) | \$ 50.00 |
| 4. Food | \$ 450.00 |
| 5. Clothing | \$ 0.00 |
| 6. Laundry and dry cleaning | \$ 0.00 |
| 7. Medical and dental expenses | \$ 0.00 |
| 8. Transportation (not including car payments) | \$ 100.00 |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ 0.00 |
| 10. Charitable contributions | \$ 0.00 |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | |
| a. Homeowner's or renter's | \$ 0.00 |
| b. Life | \$ 0.00 |
| c. Health | \$ 0.00 |
| d. Auto | \$ 166.00 |
| e. Other _____ | \$ 0.00 |
| 12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____ | \$ 0.00 |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | |
| a. Auto | \$ 0.00 |
| b. Other _____ | \$ 0.00 |
| c. Other _____ | \$ 0.00 |
| 14. Alimony, maintenance, and support paid to others | \$ 0.00 |
| 15. Payments for support of additional dependents not living at your home | \$ 0.00 |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ 0.00 |
| 17. Other Other _____ | \$ 0.00 |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) | \$ 3,121.00 |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: | |
| 20. STATEMENT OF MONTHLY NET INCOME | |
| a. Average monthly income from Line 15 of Schedule I | \$ 2,181.33 |
| b. Average monthly expenses from Line 18 above | \$ 3,121.00 |
| c. Monthly net income (a. minus b.) | \$ -939.67 |

United States Bankruptcy Court
Northern District of Illinois

In re Richard J. Klima
Arlene M. Klima

Debtor(s)

Case No.
Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 38 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 2, 2008Signature /s/ Richard J. Klima
Richard J. Klima
DebtorDate February 2, 2008Signature /s/ Arlene M. Klima
Arlene M. Klima
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re **Richard J. Klima**
Arlene M. Klima

Debtor(s)

Case No.
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|--------------------|---------------------------------------|
| \$3,000.00 | 2008 \$3000 from Dye Solutions |
| \$52,000.00 | 2007 Elk Grove Dye |

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE |
|-----------------|-----------------------------|
| \$400.00 | 2008 Unemployment |
| \$10.00 | 2007 Interest Income |
| \$10.00 | 2006 Interest Income |

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|---------------------------------|----------------------|-------------|-----------------------|
|---------------------------------|----------------------|-------------|-----------------------|

None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS/ TRANSFERS | AMOUNT PAID OR VALUE OF TRANSFERS | AMOUNT STILL OWING |
|------------------------------|------------------------------------|--|-----------------------|
|------------------------------|------------------------------------|--|-----------------------|

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL OWING |
|--|-----------------|-------------|-----------------------|
|--|-----------------|-------------|-----------------------|

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY AND LOCATION | STATUS OR DISPOSITION |
|--|-------------------------------|--|--------------------------|
| Kirby I Enterprises Corporation vs. Richard J. Klima et al 2007 CH 1140 | Foreclosure | Circuit Court for the Eighteenth Judicial Circuit, DuPage County Illinois | Pending |
| Marco Die Supplies Inc. vs. The Dwyer Company LLC | Suit for Money Damages | DuPage County Circuit Court | Pending |

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF PROPERTY |
|--|-----------------|-----------------------------------|
|--|-----------------|-----------------------------------|

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR OR SELLER | DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN | DESCRIPTION AND VALUE OF PROPERTY |
|---|--|---|
| Kirby Enterprises I Corporation C/O Private Capital Management Grp. 143 Main Street Cold Spring Harbor, NY 11724 | | 8980 Enclave Drive, Burr Ridge IL 60521-8301 |

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|--------------------|-----------------------------------|
|------------------------------|--------------------|-----------------------------------|

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CUSTODIAN | NAME AND LOCATION OF COURT CASE TITLE & NUMBER | DATE OF ORDER | DESCRIPTION AND VALUE OF PROPERTY |
|-------------------------------|---|---------------|-----------------------------------|
|-------------------------------|---|---------------|-----------------------------------|

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON OR ORGANIZATION | RELATIONSHIP TO DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND VALUE OF GIFT |
|--|--------------------------------|--------------|-------------------------------|
|--|--------------------------------|--------------|-------------------------------|

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|-----------------------------------|--|--|
| \$13,700.00 | Gambling | Loss during year preceding filing |

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS OF PAYEE | DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY |
|---------------------------|--|--|
|---------------------------|--|--|

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED |
|---|------|--|
| Elk Grove Dyes 877 North Larch Avenue Elmhurst, IL 60126 | | Sold Business and property |

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

| NAME OF TRUST OR OTHER DEVICE | DATE(S) OF TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY |
|-------------------------------|------------------------|---|
|-------------------------------|------------------------|---|

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE OR CLOSING |
|---------------------------------|--|---|
| Countryside Bank | | \$370 transferred to other account |

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY | NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY | DESCRIPTION OF CONTENTS | DATE OF TRANSFER OR SURRENDER, IF ANY |
|---|---|-------------------------|---------------------------------------|
| MidAmerica Bank 10135 South Roberts Road Palos Hills, IL 60465 | Debtors | Empty | |

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

18 . Nature, location and name of business

None a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME | LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN | ADDRESS | NATURE OF BUSINESS Manufacturing also did business as Donchers Gift Baskets at times which sold gift baskets | BEGINNING AND ENDING DATES |
|---|--|---------|--|-------------------------------|
| RK Dye Masters LLC aka Klimaco LLC | 14-1868512 | | | |

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

| NAME | ADDRESS |
|------|---------|
|------|---------|

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 2, 2008

Signature /s/ Richard J. Klima
Richard J. Klima
Debtor

Date February 2, 2008

Signature /s/ Arlene M. Klima
Arlene M. Klima
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Northern District of Illinois

In re Richard J. Klima
Arlene M. Klima

Debtor(s)

Case No.
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to property of the estate which secures those debts or is subject to a lease:

| Description of Secured Property | Creditor's Name | Property will be Surrendered | Property is claimed as exempt | Property will be redeemed pursuant to 11 U.S.C. § 722 | Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) |
|---|--|------------------------------|-------------------------------|---|--|
| 8980 Enclave Drive, Burr Ridge, Illinois 60527 | EquityLine By GMAC Mortgage | X | | | |
| 8980 Enclave Drive, Burr Ridge, Illinois 60527 | Fifth Third Bank | X | | | |
| 8980 Enclave Drive, Burr Ridge, Illinois 60527 | Kirby Enterprises I Corporation | X | | | |

| Description of Leased Property | Lessor's Name | Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A) |
|--------------------------------|---------------|--|
| -NONE- | | |

Form 8 Cont.
(10/05)

In re **Richard J. Klima**
Arlene M. Klima

Case No. _____

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

Date February 2, 2008

Signature /s/ Richard J. Klima

Richard J. Klima
Debtor

Date February 2, 2008

Signature /s/ Arlene M. Klima

Arlene M. Klima
Joint Debtor

In re Richard J. Klima
Arlene M. Klima

Debtor(s)

Case No.
Chapter 7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

| | |
|--|--------------------|
| For legal services, I have agreed to accept..... | \$ <u>2,500.00</u> |
| Prior to the filing of this statement I have received..... | \$ <u>2,500.00</u> |
| Balance Due..... | \$ <u>0.00</u> |

2. \$ 299.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

Debtor Other (specify):

4. The source of compensation to be paid to me is:

Debtor Other (specify):

5. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 d. [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: February 2, 2008

/s/ Paul M. Bach
Paul M. Bach 06209530
Bach Law Offices
1955 Shermer Road
Suite 150
Northbrook, IL 60062
(847) 564-0808 Fax: (847) 564-0985
paul@bachoffices.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Paul M. Bach 06209530

Printed Name of Attorney

Address:

1955 Shermer Road

Suite 150

Northbrook, IL 60062

(847) 564-0808

X /s/ Paul M. Bach

Signature of Attorney

February 2, 2008

Date

Richard J. Klima

Arlene M. Klima

Printed Name of Debtor

Case No. (if known) _____

X /s/ Richard J. Klima

Signature of Debtor

February 2, 2008

Date

X /s/ Arlene M. Klima

Signature of Joint Debtor (if any)

February 2, 2008

Date

**United States Bankruptcy Court
Northern District of Illinois**

In re **Richard J. Klima
Arlene M. Klima**

Debtor(s)

Case No.
Chapter **7**

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **117**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **February 2, 2008**

/s/ Richard J. Klima
Richard J. Klima
Signature of Debtor

Date: **February 2, 2008**

/s/ Arlene M. Klima
Arlene M. Klima
Signature of Debtor

3M Company
RBP8896
2807 Payshere Circle
Chicago, IL 60674

Addison Building Materials
3201 S. Busse Road
Arlington Heights, IL 60004

Alliance One
P.O. Box 510987
Livonia, MI 48151-6987

American Express
Box 0001
Los Angeles, CA 90096-0001

American Express
American Express Travel Related Ser
P.O. Box 297879
Fort Lauderdale, FL 33329-7879

American Express Bank FSB
4315 South 2700 West
Salt Lake City, UT 84184

American Express Travel Related Ser
Box 0001
Los Angeles, CA 90096-0001

Anthony Klima
3627 S. Cuyler
Berwyn, IL

Antique Coffee
975 Criss Circle
Elk Grove Village, IL 60007

ARLO Steel Corporation
P.O. Box 64000
Detroit, MI 48264-1005

Bank of America
P.O. Box 15102
Wilmington, DE 19886-5102

Bank of America
P.O. Box 15027
Wilmington, DE 19850-5027

Bearing Headquarters
189 N. Lively Blvd
Elk Grove Village, IL 60007

Bob's Gift Basket
6050 W. Oakton
Morton Grove, IL

Bobst Group
P.O. Box 532986
Atlanta, GA 30353-2986

Breakwater Electric
12200 Richard Avenue
Palos Heights, IL 60463

Burkel-Piette
711 Ralph Lemorande
Oconto Falls, WI 54154

Cardinal Cartridge
Slot 302118
P.O. Box 66973
Chicago, IL 60666-0973

Carton Craft Supply
210 Curie Drive
Alpharetta, GA 30005

Chase
P.O. Box 15153
Wilmington, DE 19886-5153

Chase
P.O. Box 15298
Wilmington, DE 19850-5298

Citibank
C/O GC Services Limited Partnership
P.O. Box 2667
Houston, TX 77252-2667

Client Services, Inc.
3451 Harry Truman Blvd
Saint Charles, MO 63301-4047

Codilis & Associates, P.C.
15W030 North Frontage Road
Suite 100
Willowbrook, IL 60527

CommEd
Bill Payment Center
Chicago, IL 60668-0001

Conney Safety Products
P.O. Box 44575
Madison, WI 53744

Container Graphics
492 Lunt Avenue
Schaumburg, IL 60193

Creditors Interchange
80 Holtz Drive
Buffalo, NY 14225

D&S Communications
McClean Blvd.
Elgin, IL 60123

D. Patrick Mularkey
Room 7894, JCB Building
555 4th Street N.W.
Washington, DC 20001

Daily Herald
PO Box 6000
Carol Stream, IL 60197

Data Technology
260A Fordham Rd
Wilmington, MA 01887

Dell
Dept50-0049111670
PO Box 9020
Des Moines, IA 50368

Des Plaines Office
2030 Bonaventure Dr
Elk Grove Village, IL 60007

DHL Express
PO Box 4723
Houston, IL 77210

Discover Card
P.O. Box 30395
Salt Lake City, UT 84130-0395

Elk Grove Dyes

EquityLine By GMAC Mortgage
P.O. Box 4622
Waterloo, IA 50704-4622

Eugene Goga
21930 Heritage Drive
Frankfort, IL 60423

FedEx
PO Box 94515
Palatine, IL 60994

Fifth Third Bank
346 W. Carol Lane
MDGOPS11
Elmhurst, IL 60126

Fifth Third Bank
C/OSpecial Asset Group RSCB3C
1830 East Paris Avenue
Grand Rapids, MI 49546

First Data Merchant
PO Box 17548
Denver, CO 80217-7548

Fleetcor Technology
PO Box 105080
Greenville, NH 03048

FZ Trucking
PO Box 842
Plainfield, IL 60544

Gates Washer & Mfg
5211-13 N. Otto St
Chicago, IL 60656

GMAC Mortgage
P.O. Box 9001719
Louisville, KY 40290

GMAC Mortgage
6716 Grade Lane
Building 9 Suite 910
Louisville, KY 40213

GreenPoint Mortgage
2300 Brookstone Centre Parkway
Columbus, GA 31904

Groot Recycling
2500 Lammeier Rd
Elk Grove Village, IL 60007

Harrah's Joliet Casino
151 North Joliet Road
Joliet, IL 60432

HFC
P.O. Box 8633
Elmhurst, IL 60126

HFC
226 West Roosevelt Road
Villa Park, IL 60181

HFC
P.O. Box 17574
Baltimore, MD 21297-1574

Hochfelder&Weber
10 S. Riverside Pl. #150
Chicago, IL 60606

Holsinger Steel
368 Beinoris Dr
Wood Dale, IL 60191

IBH Automation
270 Eisenhower Ln
Unit 6
Lombard, IL 60148

Illinois Attorney General
100 W. Randolph Street
Chicago, IL 60606

Illinois Department of Revenue
Bankruptcy Section
100 W. Randolph Street
Chicago, IL 60606

Ingersoll-Rand Co.
Chicago Air Center
PO Box 75817
Charlotte, NC 28275

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

Internal Revenue Service
Mail Stop 5010 CHI
230 S. Dearborn Street
Chicago, IL 60604

J&L Industrial Supply
1028 Solution Center
Chicago, IL 60677

James Maintenance
208 E. Devon
Elk Grove Village, IL 60007

JE Service
968 Country Lane
Buffalo Grove, IL 60089

Jermome J. Conn
P.O. Box 1074
Wheaton, IL 60189

John Ellsworth Law Firm
227 W. Monroe Street
20th Floor
Chicago, IL 60606

K.O. Tire
150 Seegers Ave
Elk Grove Village, IL 60007

Keith's Little Law Service

Ken Specialties, Inc.
618 Edgewood Ave
Wood Dale, IL 60191

Ken Technology
618 N. Edgewood Ave
Wood Dale, IL 60191

Kirby Enterprises I Corporation
C/O Private Capital Management Grp.
143 Main Street
Cold Spring Harbor, NY 11724

Kodiak Corporation
334 E. First St
Genoa, IL 60135

L. Steven Rakow
899 Skokie Blvd
Northbrook, IL 60062

Lasetek Service

Law Offices of Edward J. Clinton PC
19 S. LaSalle Street
Suite
Chicago, IL 60603

Linde Gas, LLC.
PO Box 802807
Chicago, IL 60680-2807

Lino & Poli Plumbing
1555 Industrial Dr
Itasca, IL 60143

Logsdon Office Supply
1055 Arthur
Elk Grove Village, IL 60007

Lube Express
17406 Oakton St
Elk Grove Village, IL 60007

Macro Die Supplies Inc.
928 N. Central Avenue
Wood Dale, IL 60191

McMaster Carr
PO Box 7690
Chicago, IL 60680-7690

Micom
PO Box 302
Mount Prospect, IL 60056

MidAmerica Bank
2650 Warrenville Road
Suite 500
Downers Grove, IL 60515

Mike Sochacki
8710 S. Wolf Road
Willowbrook, IL 60527

Miller Ace Industrial
621 E. Devon Avenue
Elk Grove Village, IL 60007

Mobile Mini
PO Box 79149
Phoenix, AZ 85062-9149

Nationwide Credit
3835 N. Freeway Blvd Suite 100
Sacramento, CA 95834-1954

Nationwide Credit Inc.
P.O. Box 740640
Atlanta, GA 30374-0640

NCO Financial Systems Inc.
507 Prudential Road
New York, NY 10285

Nicor Gas
P.O. Box 416
Aurora, IL 60568-0001

North Folk Bank
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P&W Heating & Cooling
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Elk Grove Village, IL 60007

Pitney Bowes
Global Financial Service
PO Box 856042
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Pitney Bowes Purchase Power
P.O. Box 856042
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Praxair Distribution
Dept CH 10660
Palatine, IL 60055-0660

Principle Financial Group
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Pro-Mar Staple & Nail
4508 N. Milwaukee Ave
Chicago, IL 60630

Quill
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Sitex Realty
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Speedway Superameria
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Staples
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State Farm Insurance
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The Gallery Collection
Prudent Publishing
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The Ink Well
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The Rayner Company
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